Regarding *Duyūn* [Debts]

Shaykh Bilāl b. ʿAbd al-Ghānī as-Sālimī[1]

As-Salāmu ʿAlaykum wa Raḥmatullāh wa-Barakātuh.

Your Eminence, *Shaykh*, may Allāh grant you success and bring benefit through you. Is there any advice for one to whom Allāh has opened the doors of provision, yet who, despite that, remains constantly burdened by *ad-Dayn* [debt], scarcely ever free from debts, even though his responsibilities are light and his monthly salary is good?

For he is lax in borrowing. Rather, he borrows from several people.

And sometimes, when someone places with him an *Amānah* [trust] of money, he takes from it without permission. Then, when his salary comes, he returns the money, but without informing the owner of the trust of what happened.

May Allāh reward you with goodness and benefit others through your knowledge.

Shaykh Bilāl b. ʿAbd al-Ghānī as-Sālimī:

All praise is due to Allāh.

First: the brief answer

What has been described in the question is serious, and it points to a defect in two tremendous matters: *ad-Dayn* [debt] and *al-Amānah* [trust].

So, the one afflicted by this must fear Allāh, refrain from borrowing except in a case of need, and safeguard all trusts. It is not permissible for him to take anything from them without the permission of their owner, even if he intends to return it.

He must also repent sincerely, restore people's rights, and regulate his expenditure. For indeed, debt is anxiety at night and humiliation by day, and the Prophet ﷺ used to seek refuge from it.

Second: the detailed answer

This matter brings together two grave issues: laxity regarding *ad-Dayn* [debt] and *Khiyānah* [betrayal] in *al-Amānah* [the trust]. Both are among the great gates of *al-Fitan* [trials and temptations].

First: the danger of excessive debt without need

The basic ruling concerning debt is that it is to be avoided, or at least regarded as blameworthy, except where need calls for it, because of the liability and humiliation it brings in its wake.

It is authentically established that the Prophet ﷺ used to say frequently:

«اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْثَمِ وَالْمَغْرَمِ»

"*O Allāh, I seek refuge with You from al-Maʾtham [sin, or that which leads to sin] and al-Maghram [debt, or that which incurs liability].*"

Al-Bukhārī narrated in his *Ṣaḥīḥ* from ʿĀʾishah رضي الله عنها that she said: the Prophet ﷺ used to supplicate in the prayer:

اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنْ عَذَابِ الْقَبْرِ، وَأَعُوذُ بِكَ مِنْ فِتْنَةِ الْمَسِيحِ الدَّجَّالِ، وَأَعُوذُ بِكَ مِنْ فِتْنَةِ الْمَحْيَا وَالْمَمَاتِ. اللَّهُمَّ إِنِّي أَعُوذُ بِكَ مِنَ الْمَأْثَمِ وَالْمَغْرَمِ

"*O Allāh, I seek refuge with You from the punishment of the grave. I seek refuge with You from the Fitnah [trial] of al-Masīḥ ad-Dajjāl. I seek refuge with You from the Fitnah [trial] of life and death. O Allāh, I seek refuge with You from al-Maʾtham [sin, or that which leads to sin] and al-Maghram [debt, or that which incurs liability].*"

Then someone said: "*How often you seek refuge from al-Maghram?*"

So, he ﷺ said:

«إِنَّ الرَّجُلَ إِذَا غَرِمَ حَدَّثَ فَكَذَبَ وَوَعَدَ فَأَخْلَفَ»

"*Indeed, when a man falls into debt, he speaks and lies, and he makes a promise and then breaks it.*"

Al-Ḥāfiẓ Ibn Ḥajar said:

"*Al-Maʾtham and al-Maghram are both read with a Fatḥah on the Mīm. Al-Maʾtham means that which necessitates sin, while al-Maghram means that which necessitates liability.*"

He also said:

"*Al-Maghram means debt. It is said: Gharim, with Kasrah on the Rāʾ, meaning that he became indebted. It was said that what is intended is what one borrows for that which is impermissible, and also what one borrows for that which is permissible and then becomes unable to repay. It is also possible that the meaning is broader than that.*" *Fatḥ al-Bārī*, 2/371 and 11/180.

Indeed, the warning concerning debt is extremely severe, to the point that the Prophet ﷺ said:

«نَفْسُ الْمُؤْمِنِ مُعَلَّقَةٌ بِدَيْنِهِ حَتَّى يُقْضَى عَنْهُ»

"*The soul of the believer remains suspended by his Dayn [debt] until it is settled on his behalf.*" This was narrated by at-Tirmidhī, Ibn Mājah, and others, and it was authenticated by al-Albānī {رَحِمَهُ ٱللَّهُ}.

So, whoever opens upon himself the door of borrowing without necessity, despite having an income sufficient for him, has fallen into *Sūʾ at-Tadbīr* [poor management] and weakness in *al-Waraʿ* [scrupulous restraint], and this may drag him into other forbidden matters.

Second: taking money from a trust without permission

This act is explicit *Khiyānah* [betrayal], even if it is done with the intention of returning the money, because an *Amānah* [trust] may not be disposed of except with the permission of its owner.

Allāh {تَعَالَى} said:

﴿إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَى أَهْلِهَا﴾

"*Indeed, Allāh commands you to render the trusts to those to whom they are due.*" [***Sūrah an-Nisā'***, 4:58.]

And He {سُبْحَانَهُ وَتَعَالَىٰ} said:

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمَانَاتِكُمْ﴾

"*O you who believe, do not betray Allāh and the Messenger, nor betray your trusts.*" [***Sūrah al-Anfāl***, 8:27.]

And the Prophet ﷺ said:

«أَدِّ الْأَمَانَةَ إِلَى مَنِ ائْتَمَنَكَ، وَلَا تَخُنْ مَنْ خَانَكَ»

"*Render the trust to the one who entrusted you, and do not betray the one who betrays you.*"

So, the fact that he takes from it and then returns it does not make that permissible for him. Rather, it still falls under *Khiyānah* [betrayal], because permission is a condition, and mere repayment does not render the act lawful.

Third: the combination of the two sins (*Dhanbayn*) increases the gravity [*Khaṭūrah*] of the matter

The combination of abundant debts and transgression against entrusted property points to a defect in:

• *Taʿẓīm Ḥuqūq al-ʿIbād* [holding the rights of people in due veneration]

• *Murāqabah* Allāh [watchfulness before Allāh]

• *Ḥusn at-Tadbīr al-Mālī* [sound financial management]

This course and conduct (*Maslak*) may eventually lead to devouring the wealth of the people unjustly, procrastinating in repayment, or falling into lying and evasive delay.

Accordingly, I advise this person with the following:

1. *Tawbah Ṣādiqah* [sincere repentance]

He must cease immediately from taking from entrusted property without permission, and he must feel genuine remorse for what has passed.

2. *Radd al-Ḥuqūq* [restoring rights]

If he has taken from entrusted monies, then it is obligatory upon him to restore them in full. The safer course is that he informs their owners if his act resulted in any deficiency or any cause for suspicion.

3. Closing the door of debt [*Dayn*] except in necessity [*Ḍarūrah*]

He should not borrow except in a compelling need.

4. *Tanẓīm al-Māl* [Regulating his finances]

He should establish a clear budget, reduce luxuries, and control his expenditures.

5. *Taʿẓīm Shaʾn al-Amānah* [Magnifying the affair of trustworthiness]

He should keep firmly in mind that *al-Amānah* [trustworthiness] is from

the qualities of the believers, and that betraying it is from the qualities of *al-Munāfiqīn* [the hypocrites].

6. *Al-Ikthār min ad-Duʿā'* [Frequently making supplication]

Just as the Prophet ﷺ used to say:

«اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَأَغْنِنِي بِفَضْلِكَ عَمَّنْ سِوَاكَ»

"*O Allāh, suffice me with what You have made lawful [Ḥalāl] so that I may have no need of what You have made unlawful [Ḥarām], and enrich me by Your bounty from all besides You.*"

We ask Allāh to rectify the conditions of the Muslims, to grant us and you *al-Amānah* [trustworthiness], *ad-Diyānah* [religious integrity], *and Ḥusn at-Taṣarruf* [sound conduct in managing one's affairs]. And Allāh knows best.

Source:

As-Silsilatu-l-Ajwibah ʿalá al-Asʾilah al-Wāridah ʿalá al-Khāṣṣ [*The series of answers to questions submitted privately*] | **Question** 256

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[1] Shaykh Bilāl as-Sālimī is an Egyptian *Salafī* scholar, born on 21 July 1970 and raised in as-Sālimīyah. He pursued his scholarly training in the Kingdom of Saudi Arabia, studying at the *Jāmiʿ* [university] of ʿUnayzah, *Dār al-Ḥadīth al-Makkīyah*, and the Faculty of *Sharīʿah* at Imām Moḥammad ibn Suʿūd Islamic University, where he obtained a bachelor's degree. He studied with more than **two hundred** *Mashāyikh*, among the most notable of whom are Shaykh al-ʿUthaymīn, Shaykh an-Najmī, Shaykh Rabīʿ al-Madkhalī, Shaykh al-Fawzān, and Shaykh al-Jābirī. He has been praised by senior scholars, including Shaykh Ḥasan al-Bannā, who described him as "the *Muḥaddith* of Egypt," and he is the author of several works in *Fiqh*, *Ḥadīth*, and *Adhkār*.